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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY		
Caption in Compliance with D.N.J. LBR 9004-1(b)		
FITZGERALD & CROUCH, P.C. 649 Newark Avenue		
Jersey City, NJ 07306		
By: Sarah J. Crouch, Esq. (SC 1174) Phone: 201-533-1100		
Fax: 201-533-1111		
Attorney for the Debtor		
In Re:	Case No.:	16-31591
ERICA C. CLARK	Judge:	Papalia
	Chapter:	13
CHAPTER 13 DEBTOR'S CER	TIFICATION IN OP	POSITION

The debtor in this case opposes the following (choose one):

•	☐ Motion for Relief from the Automatic Stay filed by	
	creditor,	
	A hearing has been scheduled for	_, at
	☐ Motion to Dismiss filed by the Chapter 13 Trustee.	
	A hearing has been scheduled for	, at
	☐ Certification of Default filed by Marie-Ann Greenberg	,
	I am requesting a hearing be scheduled on this matter.	
2.	I oppose the above matter for the following reasons (choose one):	
	☐ Payments have been made in the amount of \$, but have not
	been accounted for. Documentation in support is attached.	

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		☐ Payments have not been made for the follow repayment as follows (explain your answer): The Debtor will pay \$300.00 within one we She requests a roll over of the remaining am	eek of the filing of this opposition.
		☐ Other (explain your answer):	
	3.	This certification is being made in an effort to re of default or motion.	esolve the issues raised in the certification
	4.	I certify under penalty of perjury that the above	is true.
Date:	(0/2	3/18	Debtor's Signature

NOTES:

Date:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.

Debtor's Signature

2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.